

Figure 1

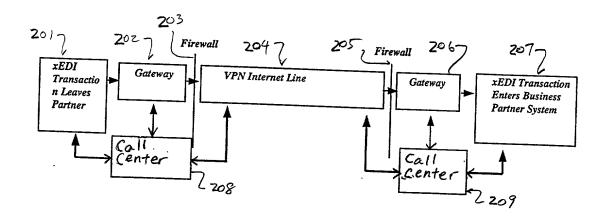
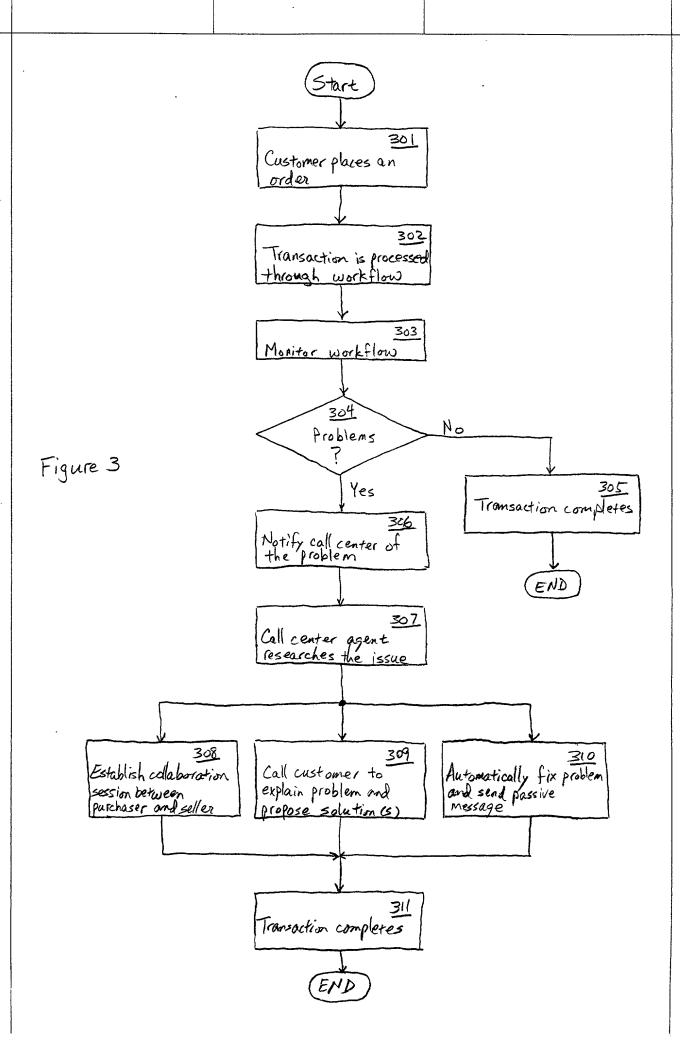


Figure 2



START 401 Present HTML page of products or services for sale Yes consumer's o order be No 403 Process transaction 404 Present conditions selectable by customer END 405 Customer sets desired conditions 406 Store set of conditions selected by customer 407 Continuously monitor database to determine whether conditions can be met 408 No Conditions met Yes 409 Notify call center 410 Call center agent proactively contacts customer to offer No Acceptance 405 412 Process transaction END

Figure 4

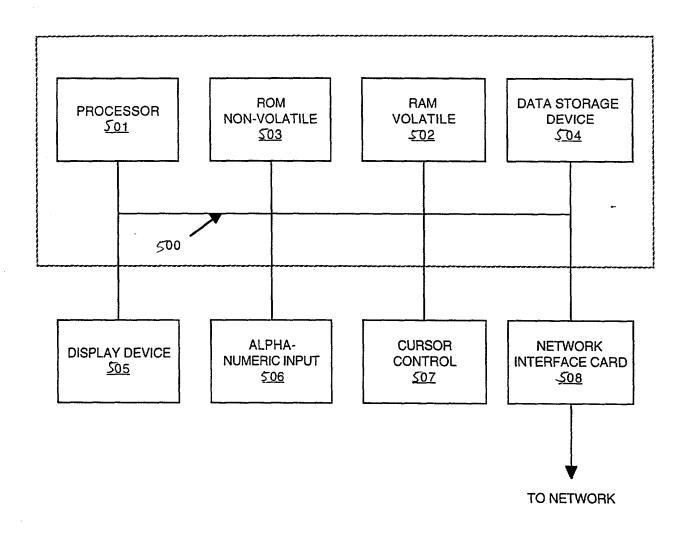


Figure 5